

# **EXHIBIT 15**



DIRECTION DE LA CONFORMITE

Montrouge, March 22, 2022

**Concern: US Certification**

**To the kind attention of: Compliance Officer**

Dear Sirs,

As per the USA Patriot Act, you are required to obtain a Certification from the foreign institutions having bank relationships or trading activities with your institution.

CREDIT AGRICOLE SA takes into account international standards and rules as well as national obligations laid out in the French Code Monétaire et Financier (Book V, Title VI).

As a credit and financial institution, CREDIT AGRICOLE SA is subject to the monitoring and control of the "Autorité de Contrôle Prudentiel et de Résolution" and the "Autorité des Marchés Financiers", French regulators of the banking and financial sector.

In this respect, you will find herewith attached a Certification dully filled and signed, concerning the USA Patriot Act.

This Certification is issued on behalf of Crédit Agricole SA and applies to all the branches and subsidiaries within its control perimeter (Appendix A), including the regional banks "Caisses régionales" listed in Appendix B and CA Titres as mentioned in Appendix C.

Yours Sincerely,

Julie CHEVALIER  
Group Head of Financial Security  
Compliance Department

Encl.: 1 certification

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB CONTROL NUMBER 1506-0043]

*The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United State Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).*

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or broker-dealer in securities (a **covered financial institution** as defined in 31 CFR 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 CFR 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 CFR 1010.100(d)).<sup>1</sup>

A **correspondent account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

*Special instructions for foreign branches of U.S. banks:* A branch or office of a U.S. bank outside the United State is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

*Special instructions for covering multiple branches on a single Certification:* A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, Crédit Agricole SA (“**Foreign Bank**”) hereby certifies as follows:

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<sup>1</sup> A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

**B. Correspondent Accounts Covered by this Certification:** Check **one** box.

- ☒ This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.
- ☐ This Certification applies to Correspondent Accounts established by \_\_\_\_\_ (name of Covered Financial Institution(s)) for Foreign Bank.

**C. Physical Presence/Regulated Affiliate Status:** Check **one** box and complete the blanks.

- ☒ Foreign Banks maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address: \_\_\_\_\_, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
  - The above address is in 12, place des Etats-Unis 92127 Montrouge Cedex, France (insert country), where Foreign Bank is authorized to conduct banking activities.
  - Foreign Bank is subject to inspection by Autorité de Contrôle Prudentiel et de Résolution (insert Banking Authority), the banking authority that licensed Foreign Bank to conduct banking activities.
- ☐ Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:
- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address: \_\_\_\_\_, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
  - The above address is in \_\_\_\_\_ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
  - Foreign Bank is subject to supervision by \_\_\_\_\_, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.
- ☐ Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

**D. Indirect Use of Correspondent Accounts:** Check box to certify.

- ☒ No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank

hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

**E. Ownership Information:** Check box 1 or 2 below, **if applicable.**

- ☐ 1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
- ☒ 2. **Foreign Bank's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete Item 3 below, **if applicable.**

- ☐ 3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family <sup>2</sup> shall be considered one **person**.

Name	Address

<sup>2</sup> The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

**F. Process Agent:** complete the following.

The following individual or entity: Crédit Agricole CIB, New York Branch  
is a resident of the United States at the following street address:  
1301 6th Ave, New York, NY 10019, United States, and  
is authorized to accept service of legal process on behalf of Foreign Bank from the  
Secretary of the Treasury or the Attorney General of the United States pursuant to  
Section 5318(k) of title 31, United States Code.

**G. General**

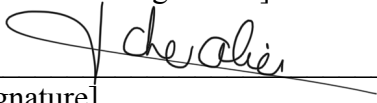
Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at  
which it maintains any Correspondent Account of any change in facts or  
circumstances reported in this Certification. Notification shall be given within 30  
calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it  
maintains a Correspondent Account may provide a copy of this Certification to the  
Secretary of the Treasury and the Attorney General of the United States. Foreign  
Bank further understands that the statements contained in this Certification may be  
transmitted to one or more departments or agencies of the United States of America  
for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Julie Chevalier (name of signatory), certify that I have read  
and understand this Certification, that the statements made in this Certification are  
complete and correct, and that I am authorized to execute this Certification on behalf  
of Foreign Bank.

Crédit Agricole SA

[Name of Foreign Bank]

  
[Signature]

Julie Chevalier

[Printed Name]

Head of Group Financial Security

[Title]

Executed on this 22 day of March, 2022.

**Received and reviewed by:**

Name: Julie Chevalier  
Title: Head of Group Financial Security  
For: Crédit Agricole SA  
[Name of Covered Financial Institution]

Date: March 22nd, 2022

[67 FR 60573, Sept. 26, 2002]

A handwritten signature in black ink, appearing to read 'Julie Chevalier', is written over a horizontal line. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

APPENDIX A

NAME	ADDRESS
CREDIT AGRICOLE SA London Branch	1st Floor – Broadwalk House 5 Appold Street EC2A 2DA LONDRES  <u>HOME REGULATOR</u>  <b>AUTORITE DE CONTROLE PRUDENTIEL ET DE RESOLUTION</b> 61 Rue Taitbout 75009 PARIS  <u>HOST REGULATOR</u>  <b>FCA</b> 25 The North Colonnade Canary Warf London E14 5HS United Kingdom

For information, CREDIT AGRICOLE SA's regulators are:

**AUTORITE DE CONTROLE PRUDENTIEL ET DE RESOLUTION**

61 Rue Taitbout  
75009 PARIS

**AUTORITE DES MARCHES FINANCIERS**

17 Place de la Bourse  
75082 PARIS CEDEX 02



APPENDIX B

NAME	ADDRESS
ALPES PROVENCE	25, Chemin des Trois Cyprès Route de Galice 13097 AIX EN PROVENCE CEDEX 2 FRANCE
ALSACE VOSGES	1 Place de la Gare - B.P. 440 67008 STRASBOURG CEDEX France
ANJOU MAINE	40, Rue Prémartine 72083 LE MANS CEDEX 9 France
AQUITAINE	304, boulevard du Président Wilson 33076 BORDEAUX CEDEX France
ATLANTIQUE VENDÉE	Route de Paris 44949 NANTES CEDEX 9 France
BRIE PICARDIE	500, rue Saint-Fuscien 80095 AMIENS CEDEX 3 FRANCE
CENTRE EST	1, rue Pierre de Truchis de Lays 69410 CHAMPAGNE MONT D'OR CEDEX France
CENTRE France	3 Avenue de la Libération 63045 CLERMONT FERRAND CEDEX 9 France
CENTRE LOIRE	8, allée des Collèges 18920 BOURGES CEDEX 9 France
CENTRE OUEST	29, boulevard de Vanteaux - B.P. 509 87044 LIMOGES CEDEX France
CHAMPAGNE-BOURGOGNE	269 Faubourg Croncels 10000 TROYES France
CHARENTE-MARITIME DEUX-SEVRES	12, Boulevard Guillet-Maillet 17117 SAINTES CEDEX France
CHARENTE-PERIGORD	30 Rue d'Epagnac - CS 72424 SOYAUX 16024 ANGOULEME CEDEX France
CORSE	1, Avenue Napoléon III - B.P. 308 20193 AJACCIO CEDEX France

APPENDIX B

NAME	ADDRESS
COTES D'ARMOR	La Croix Tual - PLOUFRAGAN 22098 SAINT BRIEUC CEDEX 9 France
FINISTERE	7, route du Loch 29555 QUIMPER CEDEX 9 France
FRANCHE-COMTE	11, Avenue Elisée Cusenier 25084 BESANCON CEDEX 9 France
GUADELOUPE	Petit Pérou Abymes 97176 ABYMES CEDEX France
ILLE ET VILAINE	4 Rue Louis Braille 35136 Saint-Jacques-de-la-Lande FRANCE
LANGUEDOC	Avenue de Montpelliéret MAURIN 34977 LATTES CEDEX FRANCE
LOIRE HAUTE-LOIRE	94, Rue Bergson - B.P.524 42007 SAINT ETIENNE CEDEX 1 France
LORRAINE	56-58 avenue André Malraux 57000 METZ France
MARTINIQUE	Rue Cases Nègres d'Armes - B.P.370 97232 LE LAMENTIN CEDEX 2 France
MORBIHAN	Avenue de Kéranguen 56956 VANNES CEDEX 9 France
NORD DE France	10 square Foch - BP 369 59020 LILLE CEDEX France
NORD-EST	25 Rue Libergier 51088 Reims Cedex France
NORD MIDI PYRENEES	219 Avenue François Verdier 81000 ALBI France

APPENDIX B

NAME	ADDRESS
NORMANDIE	15 esplanade Brillaud de Laujardière 14000 CAEN France
NORMANDIE SEINE	Chemin de la Bretèque - B.P.800 76238 BOIS GUILLAUME CEDEX France
PARIS et ILE DE France	26, quai de la Rapée 75596 PARIS CEDEX 12 France
PROVENCE COTE D'AZUR	Avenue Paul Arène Les Négadis - BP 78 83002 DRAGUIGNAN CEDEX France
PYRENEES GASCOGNE	11 Bd Kennedy - BP 01 65000 TARBES France
REUNION	Parc Jean de Cambiaire Cité des Lauriers - B.P. 84 97462 SAINT-DENIS CEDEX France
SAVOIE	P.A.E. Les Glaisins - 4 avenue du Pré-Félin 74985 ANNECY-LE-VIEUX CEDEX 9 France
SUD MEDITERRANEE	30, Rue Pierre Bretonneau - B.P. 243 66832 PERPIGNAN CEDEX 9 France
SUD RHONE ALPES	15-17 rue Paul Claudel - B.P. 67 38041 GRENOBLE CEDEX 9 France
TOULOUSE 31	6, place Jeanne d'Arc - B.P. 40535 31005 TOULOUSE CEDEX 6 France
TOURAIN POITOU	Boulevard Winston Churchill 37041 TOURS CEDEX France
VAL DE France	1, rue Daniel Boutet - B.P. 69 28088 CHARTRES CEDEX FRANCE

APPENDIX C

NAME	ADDRESS
CA TITRES	4, avenue d'Alsace - BP 12 41500 MER France